

**Information to identify the case:**

Debtor 1	<u>Michael J. Usselman</u>	Social Security number or ITIN	xxx-xx-0630
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bonnie L. Usselman</u>	Social Security number or ITIN	xxx-xx-3381
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20972-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Usselman

Bonnie L. Usselman

6/16/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael J. Usselman  
Bonnie L. Usselman  
Debtors

Case No. 20-20972-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 16, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Usselman, Bonnie L. Usselman, 210 Roenigc Road, Boyers, PA 16020-1318
aty	+ Dallas W. Hartman, 201 Green Ridge Drive, New Castle, PA 16105-6139
15217282	+ Emp Of York County Ltd, 325 South Belmont Street, York, PA 17403-2604
15217284	+ GA Masters Emergency Physicians LLC, 3651 Wheeler Road, Augusta, GA 30909-6521
15217293	+ MCG Health Inc, 1120 15th Street, Augusta, GA 30912-0006
15217298	+ Nes Georgia Inc, 25 South Broad Street, Elizabeth, NJ 07202-3401
15261343	++ PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200, DURHAM NC 27713-2450 address filed with court:, Professional Recovery Consultants, 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204
15217301	+ Physicians Practice Group, 1499 Walton Way, Augusta, GA 30901-2660
15217302	+ Pittsburgh Medical Associates, 5129 Liberty Avenue, Pittsburgh PA 15224-2217
15217308	+ The Parc At Flowing Wells, 1150 Interstate Parkway, Augusta, GA 30909-6404

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 17 2025 03:57:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217273	Email/Text: bankruptcynotice@aspendental.com	Jun 17 2025 00:09:00	Aspen Dental, 281 Sanders Creek Parkway, East Syracuse, NY 13057
15245226	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:17:14	Ally Bank, PO Box 660371, Dallas, TX 75266-0371

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15217272	+ EDI: GMACFS.COM	Jun 17 2025 03:57:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
15229855	EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15217275	+ EDI: CAPITALONE.COM	Jun 17 2025 03:57:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15217276	+ EDI: WFNNB.COM	Jun 17 2025 03:57:00	Comenity Bank / Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15217277	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jun 17 2025 00:09:00	Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
15217278	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 17 2025 00:10:00	Consumer Portfolio Service, 19500 Jamboree Road, Irvine, CA 92612-2437
15217279	+ EDI: CCUSA.COM	Jun 17 2025 03:57:00	Credit Collection / Usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15217280	+ EDI: CRFRSTNA.COM	Jun 17 2025 03:57:00	Credit First NA, PO Box 81315, Cleveland, OH 44181-0315
15217281	+ EDI: DIRECTV.COM	Jun 17 2025 03:57:00	DirecTV LLC, Attn Bankruptcies, PO Box 6550, Englewood, CO 80155-6550
15261342	EDI: GADEPTOFREV.COM	Jun 17 2025 03:57:00	Georgia Department of Revenue, TAXPAYER SERVICES DIVISION, PO Box 105499, Atlanta, GA 30348-5499
15217285	+ EDI: LCIICSYSTEM	Jun 17 2025 03:57:00	IC System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15217287	EDI: IRS.COM	Jun 17 2025 03:57:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15234167	EDI: JEFFERSONCAP.COM	Jun 17 2025 03:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15217290	+ EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	JPMorgan Chase Bank HI, 700 Kansas Lane, Monroe, LA 71203-4774
15233411	EDI: JPMORGANCHASE	Jun 17 2025 03:57:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15217289	+ EDI: PHINGENESIS	Jun 17 2025 03:57:00	Jared Galleria / Genesis, Po Box 4485, Beaverton, OR 97076-4485
15217291	^ MEBN	Jun 17 2025 00:01:09	Kubota Credit Corporation, Po Box 2046, Grapevine, TX 76099-2046
15232722	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Jun 17 2025 00:09:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217292	+ Email/Text: bankruptcy@lmminc.com	Jun 17 2025 00:11:00	Lockhart, Morris & Mont, 1401 North Central Expressway, Richardson, TX 75080-4669
15217294	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 17 2025 00:09:00	Mercury Card / Fb&t / Tsys, 1415 Warm Springs Road, Columbus, GA 31904-8366
15266272	+ EDI: AISMIDFIRST	Jun 17 2025 03:57:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15217295	Email/Text: bankruptcy@nationalcreditsystems.com	Jun 17 2025 00:09:00	National Credit System, PO Box 312125, Atlanta, GA 31131
15217297	Email/Text: paula.tilley@nrsagency.com	Jun 17 2025 00:09:00	Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320
15217296	+ Email/Text: Bankruptcies@nragroup.com	Jun 17 2025 00:11:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

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15228641	EDI: AGFINANCE.COM	Jun 17 2025 03:57:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15222419	EDI: AGFINANCE.COM	Jun 17 2025 03:57:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15217299	+ EDI: AGFINANCE.COM	Jun 17 2025 03:57:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15236712	+ EDI: PRA.COM	Jun 17 2025 03:57:00	Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15236315	Email/Text: perituspendrick@perituservices.com	Jun 17 2025 00:09:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15217303	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15241297	EDI: PRA.COM	Jun 17 2025 03:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15242095	EDI: Q3G.COM	Jun 17 2025 03:57:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
15217304	^ MEBN	Jun 17 2025 00:02:10	Ratchford Law Group PC, 54 Glenmaura National Boulevard, Suite 104, Moosic, PA 18507-2161
15217274	Email/Text: fdoran@srpfcu.org	Jun 17 2025 00:09:00	Augusta Vah Federal Credit Union, 1 Freedom Way, Augusta, GA 30904
15217305	+ Email/Text: bankruptcy@sw-credit.com	Jun 17 2025 00:10:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15217663	^ MEBN	Jun 17 2025 00:02:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15217306	+ EDI: PHINGENESIS	Jun 17 2025 03:57:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15217307	+ EDI: PHINGENESIS	Jun 17 2025 03:57:00	Tbom / Milestone, Po Box 4499, Beaverton, OR 97076-4499
15217309	Email/Text: albert.sullivan@piedmont.org	Jun 17 2025 00:09:00	University Hospital, 1350 Walton Way, Augusta, GA 30901
15235537	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 07:35:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15235539	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15217310	Email/Text: ana.locke@viasat.com	Jun 17 2025 00:10:00	Viasat Inc, 6155 El Camino Real, Carlsbad, CA 92009

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for CreditShop LLC
15217286	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15217288	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15239320	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15239321	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15217283	##+	ERC, Po Box 57547, Jacksonville, FL 32241-7547
15217300	##+	Phoenix Financial Services, 8902 Otis Avenue, Indianapolis, IN 46216-1009

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TOTAL: 2 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Michael J. Usselman dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Bonnie L. Usselman dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Michael John Clark	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mclark@pincuslaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6